

Form 224

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Vernon J. Kephart**  
Debtor(s)

Bankruptcy Case No.: 22-21288-TPA

Chapter: 13  
Docket No.: 11 – 1, 7

**CERTIFICATION**

The undersigned Clerk of the above–entitled Court certifies that:

The above–captioned case was filed on **July 2, 2022** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **July 18, 2022** and failure to meet that deadline would result in the dismissal of the case.

As of **July 22, 2022**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes  
Clerk

**ORDER**

**IT IS HEREBY ORDERED** that the above–captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991–1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: July 22, 2022

cm: All Creditors and All Parties In Interest

Thomas P. Agresti  
United States Bankruptcy Judge

In re:  
Vernon J. Kephart  
Debtor

Case No. 22-21288-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 22, 2022

User: auto  
Form ID: 224

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	+ Vernon J. Kephart, 143 Burke Drive, Monroeville, PA 15146-1505
15495214	Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
15495220	+ Clarion Drs, Po Box 389, Clarion, PA 16214-0389
15496190	+ Gateway School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110 Pittsburgh, PA 15219-1753
15495224	+ Megan M. Turnbull, Esq., Weiss Burkardt Kramer, LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jul 22 2022 23:58:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Jul 23 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15496157	+ EDI: PHINAMERI.COM	Jul 23 2022 04:03:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15495215	+ EDI: GMACFS.COM	Jul 23 2022 04:03:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15495217	+ EDI: PHINAMERI.COM	Jul 23 2022 04:03:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15495216	+ Email/Text: bncnotifications@pheaa.org	Jul 22 2022 23:58:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15495218	+ EDI: CAPITALONE.COM	Jul 23 2022 04:03:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15495219	+ Email/Text: bankruptcy@cavps.com	Jul 22 2022 23:58:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15496601	EDI: DISCOVER.COM	Jul 23 2022 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15495221	+ EDI: DISCOVER.COM	Jul 23 2022 04:03:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15495223	+ Email/Text: bankruptcy@marinerfinance.com	Jul 22 2022 23:58:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15495225	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 23:58:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15495226	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2022 23:58:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15495227	EDI: PRA.COM	Jul 23 2022 04:03:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 22, 2022

Form ID: 224

Total Noticed: 24

15495228	+ Email/Text: bankruptcy@sw-credit.com	Jul 22 2022 23:58:00	VA 23502 SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15495272	+ EDI: RMSC.COM	Jul 23 2022 04:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15495229	+ EDI: RMSC.COM	Jul 23 2022 04:03:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15495230	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 22 2022 23:58:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
15495231	+ EDI: CAPITALONE.COM	Jul 23 2022 04:03:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15495222		Gateway School District
cr	*+	Gateway School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Gateway School District jhunt@grblaw.com skrizanic@grblaw.com;ecfweiss@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Michael Alan Siddons	on behalf of Debtor Vernon J. Kephart msiddons@siddonslaw.com atruss@keaveneylegalgroup.com;ecf@casedriver.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: auto

Page 3 of 3

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